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October 1985

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary companies or departments						
Group 1 (20 companies)	103%	114%	115%	109%	97%	97%
Group 2 (16 companies)	110%	110%	115%	109%	105%	100%
Group 3 (21 companies)	108%	108%	101%	111%	89%	95%
Group 4 (19 companies)			89%	105%		
CANADA						
Ordinary companies or departments (15 companies)	110%	106%	110%	106%	101%	98%
Group 1 (15 companies)			94%	102%		

The survey was initiated by the Life Insurance Marketing and Research Association (LIMRA) in 1975 to provide participating companies with current information on life insurance sales in the United States and Canada. Participation in the survey is voluntary. Companies that provide data currently represent approximately 80% of the total U.S. ordinary life insurance sales and 90% of the total Canadian ordinary life insurance sales.

The data are collected on a monthly basis and are published approximately 45 days after the end of the month. Each participating company receives a report showing its own sales in relation to the total sales of the group in which it is classified. Participants are also provided with a report showing the sales of each company in their group. Individual company data are not published.

The ordinary results are based on the experience of 56 companies and their subsidiaries operating in the United States and 15 companies operating in Canada. The United States contributors represent 60 percent of the 1983 United States ordinary volume and 58 percent of the ordinary business in force. The Canadian contributors represent 70 percent of the 1983 Canadian ordinary volume and have a similar share of business in force. Although data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume under new and amended contracts. These results are based on the experience of 51 companies plus their subsidiaries operating in the United States and 13 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groups of companies and departments are maintained for five-year periods to allow examination of trends, usually they are based on amount of ordinary life insurance in force at the end of January 1, 1983. The individual categories and corresponding numbers of companies or departments in each are:

UNITED STATES

Ordinary companies or departments

- Group 1 — $14 billion or more (20)
- Group 2 — $7 billion to $14 billion (16)
- Group 3 — $4 billion to $7 billion (21)
- Group 4 — $2 billion to $4 billion (19)
- Group 5 — $1 billion to $2 billion (17)
- Group 6 — Less than $1 billion (16)

Combination companies or departments

- Group 7 — $25 billion or more (2)
- Group 8 — $8 billion to $25 billion (4)
- Group 9 — Less than $8 billion (12)

CANADA

- Group 1 — $4 billion or more (15)
- Group 2 — $1 billion to $4 billion (14)
- Group 3 — Less than $1 billion (6)

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LIMRA INTERNATIONAL

Profit from our research.

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All 1984 and 1985 ordinary figures revised to incorporate company corrections

Ordinary Sales Resu

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
Year total									
Year to date									

108 Ordinary Companies and 9 Ordinary

Total group									
Month									
Year to date									

18 Combination Comp

Excluding weekl

Total group									
Month									
Year to date									

Weekly pr

Month									
Year to date									

STATES

ts of 126 Companies

PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	
									Year total
									Year to date

Departments of Combination Companies

									Total group
									Month
									Year to date

nies and Departments

premium ordinary

									Total group
									Month
									Year to date

mium ordinary

									Month
									Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Year total						
Year to date						

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	99	98

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Year total									
Year to date									

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Year total						
Year to date						

INTEREST RATES

	THIS MONTH	LAST MONTH

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Year total									
Year to date									

CANADA

All 1984 and 1985 ordinary figures revised to incorporate company corrections

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM ($ Thousands)			FACE AMOUNT ($ Thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Year total									
Year to date									

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Year total									
Year to date									

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
Year total						
Year to date						

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	12	12

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
Year total									
Year to date									

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985 1984
Year total			
Year to date			

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985 1984
Year total			
Year to date			

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